

# Wisconsin Health Insurance Coverage 2000

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Bureau of Health Information  
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## Introduction

This report on health insurance coverage is based on information from the 2000 Wisconsin Family Health Survey. The Family Health Survey (FHS) collects information about health insurance coverage, health status, health problems and use of health care services among Wisconsin residents. This survey was started in 1989 and has been conducted continuously since that time. Trained interviewers telephone a random sample of households and ask to speak with the household member most knowledgeable about the health of all household members. This respondent provides information for all people living in the household at the time of the interview.

The survey results presented in this report are representative of Wisconsin household residents, who constitute approximately 97 percent of all persons residing in the state. (Non-household residents, including persons living in nursing homes, dormitories, prisons and other institutions, constitute the remaining 3 percent not represented by this survey.) In 2000, the FHS interviewed respondents in 2,664 households; these households included 6,894 persons. Further information about the survey design is found in the Technical Notes at the end of this report.

The tables in this report show estimated percentages of Wisconsin residents based on survey responses. These estimates should not be treated as precise results because they are derived from a sample. A 95 percent confidence interval ( $\pm$ ) is printed in a column next to each percentage estimate; this means that 95 percent of similar surveys would obtain an estimate within the confidence interval specified. Tables also include estimated numbers of the Wisconsin household population, based on the weighted sample. Confidence intervals, weighting procedures and statistical tests for significance are described in the Technical Notes, as are variables used in this report, such as poverty status and metropolitan areas.

This report was compiled in the Division of Health Care Financing (DHCF), Bureau of Health Information (BHI). Judith Witt, Family Health Survey manager, was assisted in the production of this report by a BHI team consisting of Eleanor Cautley, Chris Miller, Richard Miller, Michael Soref and Patricia Nametz. The project was supervised by Patricia Guhleman, Chief, Research and Methods Section. Sandra Breitborde, Director, Bureau of Health Information, provided overall direction. Survey sampling and interviewing were conducted by the University of Wisconsin Survey Center.

The Division of Health Care Financing and the Division of Public Health contributed funding for the Family Health Survey.

The Bureau of Health Information greatly appreciates the cooperation of the 2,664 survey respondents. We thank them for their contribution to making this information available.

This report is available on the Department of Health and Family Services Web site at the following address: <http://www.dhfs.state.wi.us/stats/familyhealthsurvey.htm>.

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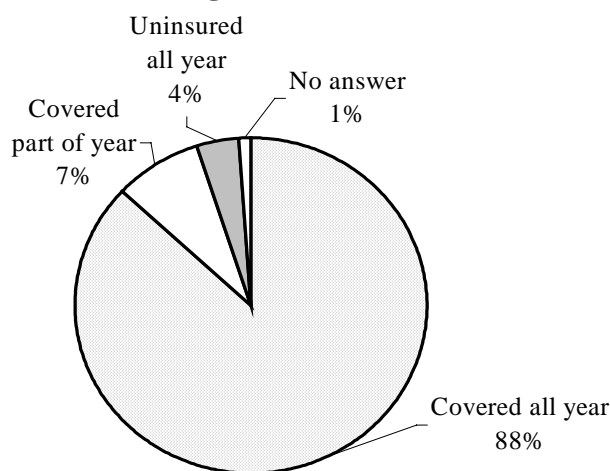


## Health Insurance Coverage Over Past Year

The majority of Wisconsin residents in 2000 had health insurance for the entire last year. That is, they were continuously covered during the 12 months prior to the survey interview. An estimated 4.5 million residents (88%) were insured for all of the past 12 months.

An estimated 209,000 Wisconsin household residents (4%) had no health insurance of any kind during the past 12 months. Another 380,000 residents (7%) had health insurance for part of the year and were uninsured for part of the year. Together, an estimated total of 589,000 residents (11%) were uninsured during part or all of the past year (Figure 1). Those less likely to be insured for the entire year were adults aged 18-44, the poor, those with less than a high school diploma, part-time employees, Hispanics and blacks (see Table 1, pages 6-7).

**Figure 1. Health Insurance Coverage Over Past Year, Wisconsin 2000**



Source: 2000 Family Health Survey, Bureau of Health Information, Division of Health Care Financing, Wisconsin Department of Health and Family Services.

These estimates were obtained by asking survey respondents about their health insurance coverage for the 12 months prior to the interview in 2000. Respondents were asked: “*Thinking about all kinds of private and government health insurance, including Medicare, Medical Assistance, BadgerCare, employer provided coverage, and insurance that you pay for, were you covered for all 12 months since (date one year ago), or covered for part of that time, or not covered at all by health insurance since (date one year ago)?*” (This question was asked for all household members).

**Comparisons with national data.** In the past, the FHS estimate of household residents who were uninsured for the entire year has been smaller than the estimate of persons uninsured for an entire calendar year produced by the U.S. Census Bureau’s Current Population Survey. The differences between these two estimates are due primarily to differing survey methods (see Technical Notes, page 17). Current Population Survey results are useful in comparing Wisconsin to other states, while the FHS estimate is preferable for descriptions of Wisconsin’s population.

## Health Insurance Coverage Over Past Year

**Table 1. Health Insurance Coverage Over Past Year, Wisconsin 2000**

	Insured All Year		Insured Part of Year			
	Percent	(C.I.±)	Percent	(C.I.±)	Number	(C.I.±)
<b>Total</b>	<b>88%</b>	<b>(1%)</b>	<b>7%</b>	<b>(1%)</b>	<b>380,000</b>	<b>(32,000)</b>
<b>Age Groups</b>						
0-17	88	(1)	9	(1)	126,000	(18,000)
18-44	83	(1)	10	(1)	202,000	(23,000)
45-64	91	(1)	3	(1)	38,000	(10,000)
65+	96	(1)	2	(1)	14,000	(7,000)
18-64	86	(1)	8	(1)	240,000	(25,000)
<b>Sex and Age Groups</b>						
<b>Male (Ages 18+)</b>	<b>87</b>	<b>(1)</b>	<b>7</b>	<b>(1)</b>	<b>124,000</b>	<b>(19,000)</b>
18-44	83	(2)	10	(2)	98,000	(16,000)
45-64	90	(2)	3	(1)	19,000	(7,000)
65+	96	(2)	3	(2)	7,000	(5,000)
<b>Female (Ages 18+)</b>	<b>88</b>	<b>(1)</b>	<b>7</b>	<b>(1)</b>	<b>130,000</b>	<b>(19,000)</b>
18-44	82	(2)	10	(2)	104,000	(16,000)
45-64	92	(2)	3	(1)	19,000	(7,000)
65+	96	(2)	2	(1)	7,000	(5,000)
<b>Race/Ethnicity and Age Groups</b>						
<b>All Ages</b>						
White, non-Hispanic	89	(1)	7	(1)	297,000	(29,000)
Black, non-Hispanic	77	(3)	14	(3)	33,000	(6,000)
American Indian, non-Hispanic	78	(8)	11	(6)	8,000	(4,000)
Hispanic	60	(8)	23	(7)	29,000	(8,000)
<b>Ages 0-17</b>						
White, non-Hispanic	90	(2)	8	(1)	88,000	(16,000)
Black, non-Hispanic	81	(5)	15	(4)	12,000	(4,000)
<b>Ages 18-64</b>						
White, non-Hispanic	88	(1)	7	(1)	196,000	(24,000)
Black, non-Hispanic	72	(5)	16	(4)	20,000	(5,000)
<b>Residence</b>						
City of Milwaukee	82	(2)	9	(2)	55,000	(9,000)
Other Metropolitan (excluding City of Milwaukee)	89	(1)	7	(1)	178,000	(23,000)
Nonmetropolitan	87	(1)	8	(1)	147,000	(20,000)
<b>Poverty Status</b>						
Poor	69	(4)	15	(3)	60,000	(11,000)
Near-poor	76	(2)	14	(2)	127,000	(17,000)
Not poor	92	(1)	5	(1)	184,000	(23,000)
<b>Educational Attainment (Ages 18+)</b>						
Less than high school diploma	79	(4)	9	(2)	32,000	(9,000)
High school graduate	86	(2)	7	(1)	104,000	(17,000)
Education beyond high school	90	(1)	6	(1)	116,000	(18,000)
<b>Employment</b>						
<b>Ages 0-17</b>						
Live with employed adult(s)	88	(1)	9	(1)	120,000	(17,000)
Live with no employed adults(s)	77	(8)	15	(7)	6,000	(3,000)
<b>Ages 18-64</b>						
Employed full-time	88	(1)	7	(1)	155,000	(21,000)
Employed part-time	79	(4)	9	(2)	34,000	(10,000)



**Table 1. Health Insurance Coverage Over Past Year, Wisconsin 2000 (continued)**

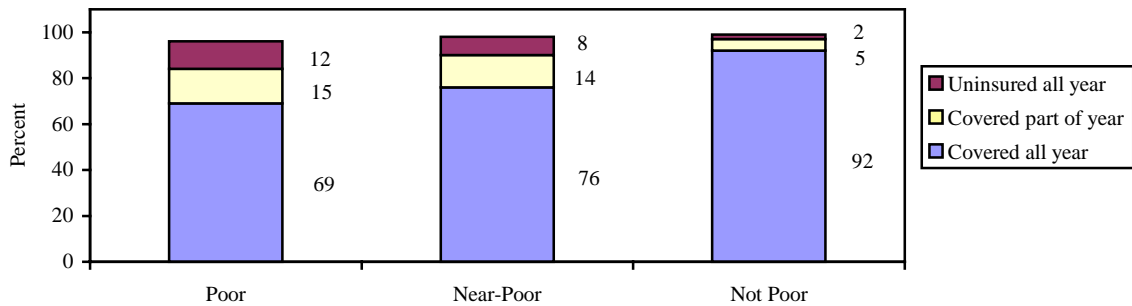
	Uninsured All Year			
	Percent 4%	(C.I.±) (--)	Number 209,000	(C.I.±) (24,000)
<b>Total</b>				
<b>Age Groups</b>				
0-17	2	(1)	30,000	(9,000)
18-44	6	(1)	117,000	(18,000)
45-64	5	(1)	57,000	(12,000)
65+	1	(1)	4,000	(3,000)
18-64	6	(1)	175,000	(22,000)
<b>Sex and Age Groups</b>				
<b>Male (Ages 18+)</b>	<b>6</b>	<b>(1)</b>	<b>102,000</b>	<b>(17,000)</b>
18-44	7	(1)	65,000	(14,000)
45-64	6	(2)	35,000	(10,000)
65+	1	(1)	2,000	(2,000)
<b>Female (Ages 18+)</b>	<b>4</b>	<b>(1)</b>	<b>76,000</b>	<b>(14,000)</b>
18-44	5	(1)	52,000	(12,000)
45-64	4	(1)	22,000	(8,000)
65+	--	(1)	2,000	(2,000)
<b>Race/Ethnicity and Age Groups</b>				
<b>All Ages</b>				
White, non-Hispanic	3	(--)	157,000	(22,000)
Black, non-Hispanic	7	(2)	17,000	(4,000)
American Indian, non-Hispanic	11	(6)	8,000	(4,000)
Hispanic	12	(5)	16,000	(7,000)
<b>Ages 0-17</b>				
White, non-Hispanic	2	(1)	22,000	(8,000)
Black, non-Hispanic	3	(2)	2,000	(2,000)
<b>Ages 18-64</b>				
White, non-Hispanic	5	(1)	132,000	(20,000)
Black, non-Hispanic	11	(3)	14,000	(4,000)
<b>Residence</b>				
City of Milwaukee	6	(1)	37,000	(8,000)
Other Metropolitan (excluding City of Milwaukee)	3	(1)	86,000	(16,000)
Nonmetropolitan	4	(1)	86,000	(16,000)
<b>Poverty Status</b>				
Poor	12	(3)	49,000	(10,000)
Near-poor	8	(1)	67,000	(13,000)
Not poor	2	(--)	72,000	(14,000)
<b>Educational Attainment (Ages 18+)</b>				
Less than high school diploma	10	(3)	36,000	(9,000)
High school graduate	6	(1)	79,000	(15,000)
Education beyond high school	3	(1)	63,000	(13,000)
<b>Employment</b>				
<b>Ages 0-17</b>				
Live with employed adult(s)	2	(1)	28,000	(9,000)
Live with no employed adults(s)	5	(4)	2,000	(2,000)
<b>Ages 18-64</b>				
Employed full-time	4	(1)	85,000	(15,000)
Employed part-time	10	(3)	39,000	(10,000)

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes.  
A dash (--) indicates 0.5% or less, or fewer than 1,000 persons.

## Health Insurance Coverage Over Past Year

In 2000, 28 percent of the poor and 22 percent of the near-poor were uninsured during part or all of the past year. In comparison, only 7 percent of non-poor residents had been uninsured during the year (Figure 2). Overall, 11 percent of all Wisconsin residents were uninsured during part or all of the past year (see Table 1, pages 6-7).

**Figure 2. Health Insurance Coverage Over Past Year by Poverty Status, Wisconsin 2000**



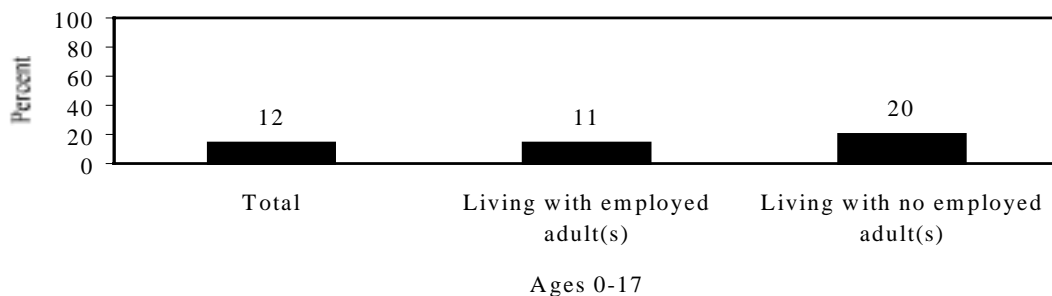
Source: 2000 Family Health Survey, Bureau of Health Information, Division of Health Care Financing, Wisconsin Department of Health and Family Services.

Note: There was no answer to this question for 3 percent of poor persons and 1 percent of near-poor persons.

About 39,000 Wisconsin children (3% of the 1,350,000 children in the state) lived in households with no employed adults in 2000. Twenty percent of these children (8,000) had no health insurance during part or all of the past year (Figure 3). This contrasts with children living in households where one or more adults were employed; 11 percent of these children (148,000) were without insurance during part or all of the past year.

Despite the higher proportion uninsured among children living with no employed adults, the vast majority of uninsured children in Wisconsin live in a household with an employed adult (see Table 1).

**Figure 3. Children Uninsured for Part or All of Past Year by Adult Employment Status, Wisconsin 2000**



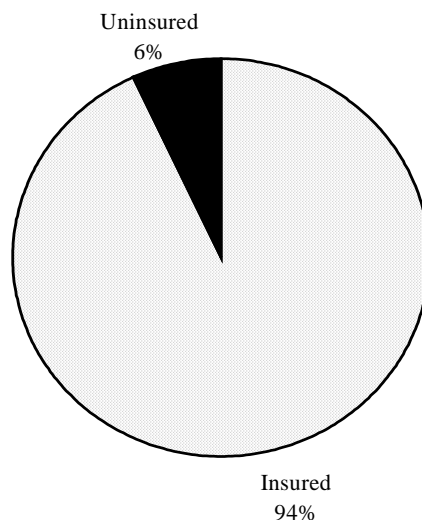
Source: 2000 Family Health Survey, Bureau of Health Information, Division of Health Care Financing, Wisconsin Department of Health and Family Services.

## Current Health Insurance Coverage

The great majority of Wisconsin household residents have health insurance (counting both private and public coverage). In 2000, an estimated 4,834,000 Wisconsin household residents (94%) had health insurance and 310,000 (6%) did not. This estimate is a “snapshot” of Wisconsin at one point in time (Figure 4). (Respondents report on the health insurance coverage of each household member at the time of the survey interview; interviews are conducted throughout the year.)

The highest proportion insured is among older adults (age 65 and older), among whom nearly 100 percent are insured. Those significantly less likely to report having insurance were blacks and people living in poverty (see Table 3, page 11).

**Figure 4. Current Health Insurance Coverage, Wisconsin 2000**



Source: 2000 Family Health Survey, Bureau of Health Information, Division of Health Care Financing, Wisconsin Department of Health and Family Services.

These data were obtained by asking respondents several questions about their current health insurance coverage. Separate questions were asked about Medicare, Medical Assistance (including Medicaid, Healthy Start and BadgerCare), private health insurance and other kinds of health care coverage for each household member. Those without any current health care coverage were considered uninsured at the time of the interview. (See Table 2, next page, for specific types of health insurance coverage.)

Type of health insurance coverage varies greatly by age. The majority of persons under age 65 have private insurance (Table 2). The majority of persons 65 and older have a combination of Medicare and private insurance (76%)

## Current Health Insurance Coverage

**Table 2. Health Insurance Coverage by Type, Wisconsin 2000**

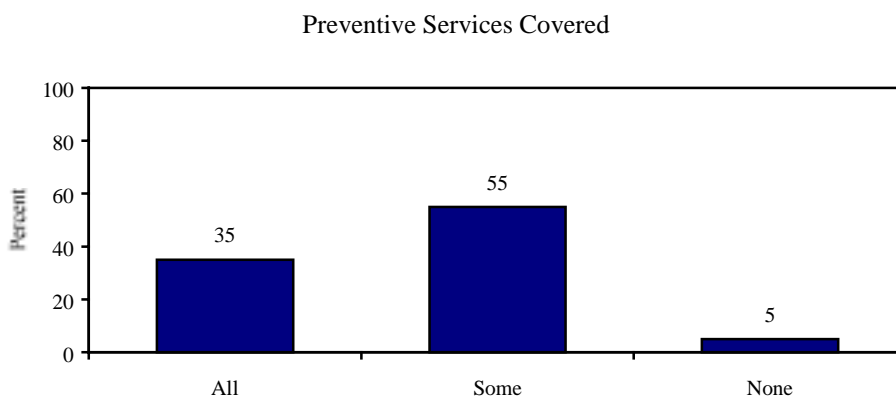
Age Group	Type of Health Insurance											
	Private Health Insurance		Medical Assistance		Medicare		Medicare And Private		Other Combination		No Health Insurance	
	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)
0-17	83%	(2%)	9%	(1%)	--	(--)	0%	(0%)	3%	(1%)	5%	(1%)
18-44	87	(1)	3	(1)	--	(--)	--	(--)	1	(--)	8	(1)
45-64	88	(2)	3	(1)	1	(--)	--	(--)	--	(--)	7	(1)
65+	3	(1)	--	(--)	11	(2)	76	(3)	9	(2)	1	(1)
Total	76	(1)	4	(--)	2	(--)	10	(1)	2	(--)	6	(1)

Source: 2000 Family Health Survey, Bureau of Health Information, Division of Health Care Financing, Wisconsin Department of Health and Family Services.

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes. A dash (--) indicates 0.5% or less.

For 5 percent of persons with private health insurance, the costs of general checkups and other preventive services were not covered (Figure 5). This can be considered a measure of underinsurance in the population. These data were obtained by asking privately insured respondents: *“Does this health insurance plan pay for all, some, or none of the costs of general checkups and other preventive services when those who are covered are not sick?”* (The question about coverage of preventive care was asked only for persons with private insurance. In general, Wisconsin Medicaid covers preventive services; Medicare covers limited preventive services, primarily screenings for specific diseases.)

**Figure 5. Coverage of Preventive Care Among Those Privately Insured, Wisconsin 2000**



Source: 2000 Family Health Survey, Bureau of Health Information, Division of Health Care Financing, Wisconsin Department of Health and Family Services.

Note: Another 5% of those with private insurance did not know how much of their preventive care was covered by their insurance.

**Table 3. Current Health Insurance Coverage, Wisconsin 2000**

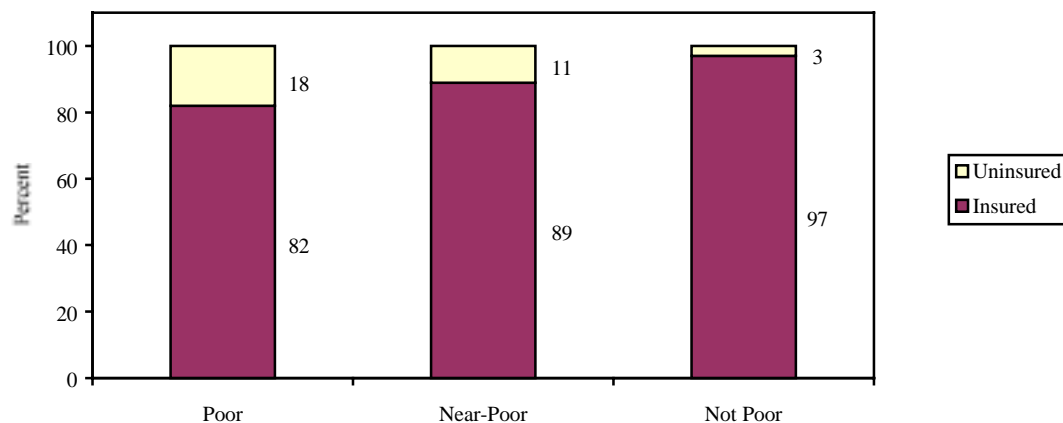
	Insured		Uninsured			
	Percent	(C.I.±)	Percent	(C.I.±)	Number	(C.I.±)
<b>Total</b>	<b>94%</b>	<b>(1%)</b>	<b>6%</b>	<b>(1%)</b>	<b>310,000</b>	<b>(29,000)</b>
<b>Age Groups</b>						
0-17	95	(1)	5	(1)	68,000	(13,000)
18-44	92	(1)	8	(1)	152,000	(20,000)
45-64	92	(1)	7	(1)	85,000	(15,000)
65+	99	(1)	1	(1)	5,000	(4,000)
18-64	92	(1)	7	(1)	237,000	(25,000)
<b>Sex and Age Groups</b>						
<b>Male (Ages 18+)</b>	<b>93</b>	<b>(1)</b>	<b>7</b>	<b>(1)</b>	<b>131,000</b>	<b>(19,000)</b>
18-44	92	(1)	8	(1)	77,000	(15,000)
45-64	91	(2)	9	(2)	51,000	(12,000)
65+	99	(1)	1	(1)	3,000	(3,000)
<b>Female (Ages 18+)</b>	<b>94</b>	<b>(1)</b>	<b>6</b>	<b>(1)</b>	<b>111,000</b>	<b>(17,000)</b>
18-44	92	(1)	7	(1)	75,000	(14,000)
45-64	94	(2)	6	(2)	34,000	(9,000)
65+	99	(1)	1	(1)	2,000	(3,000)
<b>Race/Ethnicity and Age Groups</b>						
<b>All Ages</b>						
White, non-Hispanic	95	(1)	5	(1)	229,000	(26,000)
Black, non-Hispanic	87	(2)	13	(2)	29,000	(6,000)
American Indian, non-Hispanic	85	(7)	15	(7)	11,000	(5,000)
Hispanic	84	(6)	16	(6)	20,000	(7,000)
<b>Ages 0-17</b>						
White, non-Hispanic	96	(1)	4	(1)	45,000	(11,000)
Black, non-Hispanic	91	(4)	9	(4)	7,000	(3,000)
<b>Ages 18-64</b>						
White, non-Hispanic	93	(1)	6	(1)	180,000	(23,000)
Black, non-Hispanic	84	(4)	16	(4)	21,000	(5,000)
<b>Residence</b>						
City of Milwaukee	90	(2)	9	(2)	53,000	(9,000)
Other Metropolitan (excluding City of Milwaukee)	95	(1)	5	(1)	131,000	(20,000)
Nonmetropolitan	93	(1)	7	(1)	126,000	(19,000)
<b>Poverty Status</b>						
Poor	82	(3)	18	(3)	70,000	(12,000)
Near-poor	89	(2)	11	(2)	99,000	(16,000)
Not poor	97	(1)	3	(--)	117,000	(18,000)
<b>Educational Attainment (Ages 18+)</b>						
Less than high school diploma	89	(3)	11	(3)	38,000	(10,000)
High school graduate	92	(1)	8	(1)	108,000	(17,000)
Education beyond high school	95	(1)	5	(1)	95,000	(16,000)
<b>Employment</b>						
<b>Ages 0-17</b>						
Live with employed adult(s)	95	(1)	5	(1)	60,000	(13,000)
Live with no employed adult(s)	80	(8)	20	(8)	8,000	(3,000)
<b>Ages 18-64</b>						
Employed full-time	94	(1)	6	(1)	121,000	(18,000)
Employed part-time	88	(3)	12	(3)	48,000	(11,000)

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes.  
A dash (--) indicates 0.5% or less, or fewer than 1,000 persons.

The estimated proportion uninsured was highest among the poor (18%) compared with near-poor and non-poor residents (11% and 3%, respectively) (Figure 6).

Poverty status is determined by household size at the time of the survey and household income in the calendar year preceding the survey. A household of four people was considered “poor” (below the federal poverty guideline) in the 2000 survey if total income was below \$17,000 (see Table 5, Technical Notes). The “near-poor” category includes all people in households where the income was greater than the poverty guideline but less than twice the guideline. For a household of four, this was \$33,000. All others (in households with income twice the poverty guideline or higher) were considered “not poor.”

**Figure 6. Insured and Uninsured by Poverty Status, Wisconsin 2000**



Source: 2000 Family Health Survey, Bureau of Health Information, Division of Health Care Financing, Wisconsin Department of Health and Family Services.

Even though the total population of poor residents (399,000) was a fraction of the non-poor population (3,669,000), the estimated number uninsured in each group was much closer: 70,000 poor residents and 117,000 non-poor residents were uninsured (see Table 3, page 11).

In 1999 the Family Health Survey estimated 7 percent of Wisconsin residents were uninsured; this was 340,000 people. The 2000 FHS estimates of 6 percent uninsured, or 310,000 people, are slightly smaller. They are not, however, **statistically** different from the 1999 estimates.

## Technical Notes

### Wisconsin Family Health Survey Design

The Wisconsin Family Health Survey (FHS) is a telephone survey of Wisconsin households, designed to provide estimates of health care coverage, various health problems and use of health care services by people across the state.

The FHS sampling frame consists of all Wisconsin households with a working telephone. In 2000, the sample design for selecting telephone numbers for the survey divided the state into six sample strata, five of which were defined geographically by grouping all of the counties into five areas. Telephone area code/prefix combinations from these five strata were randomly sampled at rates proportionate to the population size of each stratum. A sixth sample stratum consisted of telephone prefixes within the City of Milwaukee that had previously been found to include at least 20 percent black respondents. This stratum was also randomly sampled.

Early in 2000, the laboratory that had conducted Family Health Survey sampling and interviewing for many years closed. Because of this unanticipated event, interviews for the 2000 survey did not start until May 1, 2000. The University of Wisconsin Survey Center (UWSC), the newly contracted laboratory, drew the samples and conducted all interviews for the 2000 survey. Trained interviewers called the sampled telephone numbers and conducted the survey using a computer-assisted telephone survey system (CASES). Each telephone number was called at least 10 times before being designated unanswered. The final overall response rate was 66 percent.

Interviews were conducted from May through December of 2000. A total of 1,017 interviews were conducted during May and June, 824 were conducted from July through September, and 823 from October through December.

The final FHS sample for 2000 consisted of 2,664 household interviews, representing a total of 6,894 Wisconsin household residents.

The demographic characteristics of the 2000 sample are displayed in Table 4 (next page), which presents the unweighted frequencies. The results in this table are not representative of the Wisconsin population because they have not been weighted to correct for disproportionate sampling rates.

The person in each household who knows the most about the health of all household members is selected to answer all survey questions during the telephone interview. This person answers survey questions for him/herself as well as for all other household members. In 2000, 71 percent of the respondents were women.

**Table 4. Wisconsin Family Health Survey 2000 Sample Size**

<b>Total</b>	<b>6,894</b>		
<b>Age Groups</b>		<b>Residence</b>	
0-17	1,902	City of Milwaukee	1,313
18-44	2,648	Other Metropolitan (excluding	
45-64	1,567	City of Milwaukee)	3,135
65+	777	Nonmetropolitan	2,446
<b>Sex and Age Groups</b>			
<b>Male</b>		<b>Poverty Status</b>	
0-17	959	Poor	608
18-44	1,256	Near-poor	1,227
45-64	752	Not poor	4,773
65+	338		
<b>Female</b>		<b>Educational Attainment</b>	
0-17	943	<b>Ages 18 and older:</b>	
18-44	1,392	Less than high school diploma	504
45-64	815	High school diploma	1,872
65+	439	More than high school	2,584
<b>Ethnicity and Race</b>		<b>Employment</b>	
Hispanic or Latino	158	<b>Ages 0-17</b>	
White, not Hispanic/Latino	5,668	Live with no employed adult(s)	98
Black or African American,		Live with employed adult(s)	1,804
not Hispanic/Latino	695	<b>Ages 18-64</b>	
American Indian or Alaska Native,		Employed full-time	2,812
not Hispanic/Latino	100	Employed part-time	517
Asian, not Hispanic/Latino	81		
Other, not Hispanic/Latino	55		
Native Hawaiian/ other Pacific			
Islander, not Hispanic/Latino	18		
Two or more races, not			
Hispanic/Latino	79		

Source: 2000 Family Health Survey, Bureau of Health Information, Division of Health Care Financing, Wisconsin Department of Health and Family Services.

The questions asked in the FHS were designed in the Bureau of Health Information. Many of the questions asked remain the same from year to year; new topics are added from time to time.

Abbreviated versions of some survey questions appear with some of the tables in this report and in the Appendix. A copy of all questions asked in 2000 may be obtained from the Bureau of Health Information.

The data set for analysis of the 2000 FHS was constructed in the Bureau of Health Information, using the individual as the basic unit for analysis. Some missing data (i.e., respondent refused to answer or answered “don’t know”) on the age and sex variables were imputed, using interview transcripts and similar cases. About 9 percent of respondents did not report income (needed to



calculate poverty status). Through imputation from other income information, the final proportion of households with missing information on poverty status was reduced to 4 percent (unweighted for households).

Household population estimates for age and sex groups were constructed in the Bureau of Health Information. The Demographic Services Center, Department of Administration (DOA), estimates the Wisconsin population on January 1 of every non-Census year. The Bureau of Health Information estimates the July 1 population each year by adjusting the DOA estimate to reflect population growth between January and July. The household population used in the Family Health Survey weights is the total population minus the group-quarters population (i.e., persons living in nursing homes, college dormitories, prisons, etc.). The household population estimate for July 1, 1999, was used to weight the results in this report.

A final weight variable was constructed for each person record on the data set, incorporating the varying sampling rates, response rates by stratum, and the total estimated household population as described above. The weight adjusted the sample for the age/sex distribution of the household population estimate. The Wisconsin population estimate used in this report was 5,156,402.

### Definitions of Variables Used in This Report

**Age and Sex.** These characteristics are reported by the respondent for each household member. Individual years of age are classified into four groups for the analysis herein: ages 0 through 17, 18 through 44, 45 through 64, and 65 and older.

**Ethnicity and Race.** Respondents in 2000 were asked about ethnicity and race differently from past surveys (see page 23 for question wording). This change was made to produce population groups comparable to the U.S. Census Bureau's "Hispanic or Latino and Race" classifications and statistics for 2000. FHS respondents were first asked if anyone in the household was Hispanic or Latino. Then they were asked to report each household member's race or races (up to six races could be reported for each).

In this report, all persons who were reported to be Hispanic or Latino are in the Hispanic/Latino category. All persons not reported as Hispanic/Latino for whom two or more races were reported are in the "two or more races" category. All remaining persons are distributed in the "single-race, not Hispanic/Latino" categories.

**Metropolitan and Nonmetropolitan.** Twenty Wisconsin counties have been designated metropolitan counties by the federal Office of Management and Budget. They are: Brown, Calumet, Chippewa, Dane, Douglas, Eau Claire, Kenosha, La Crosse, Marathon, Milwaukee, Outagamie, Ozaukee, Pierce, Racine, Rock, St. Croix, Sheboygan, Washington, Waukesha and Winnebago. Counties are designated as metropolitan because they either 1) have a central city of at least 50,000 people, or 2) are adjacent and economically linked to a "central city" county. For the tables in this report, results for the City of Milwaukee have been separated from the rest of the metropolitan counties. The "Other Metropolitan" category includes Milwaukee County outside the city plus the remaining 19 metropolitan counties. The other 52 counties are nonmetropolitan.

**Poverty Status.** The relationship between number of people in a household and the annual income of that household determines the poverty status. The Family Health Survey asked several questions about total household income during the calendar year prior to the survey (1999), and used current household size to determine whether a household's income was below the federal poverty guideline. A household of four people was considered poor if the total income was below \$17,000 (this is an approximation of the 1999 federal guideline, which was \$16,700). The "near-poor" category on these tables includes all people in households where the income was greater than the poverty guideline but less than twice the guideline. For a household of four, this was \$33,000 (Table 5).

**Table 5. Wisconsin Family Health Survey Poverty Guidelines, 1999**

Household Size	Poverty Guidelines	
	Poor	Near-Poor
1	\$8,000	\$16,000
2	\$11,000	\$22,000
3	\$14,000	\$28,000
4	\$17,000	\$33,000
5	\$20,000	\$39,000
6	\$22,000	\$45,000

Source: Wisconsin Family Health Survey. Guidelines derived from *Federal Register*, March 18, 1999, and rounded to nearest \$1,000.

Note: All members of a household were considered to be "poor" if total household income was less than the poverty guideline shown for a household of that size. Household members were considered to be "near-poor" if total household income fell between the poor and near-poor guidelines shown in this table for a household of that size.

**Educational Attainment.** Years of schooling completed are categorized in three groups for this report. Adults who finished 11 grades of school or less are in the first group, "less than high school diploma." Adults who completed 12 years of school or a GED are in the "high school graduate" group, and adults who attended college or technical school beyond high school are in the "education beyond high school" group.

**Working-Age Adults (ages 18 to 64).** People in this age range are classified by employment status. Those who were working full-time at the time of the survey are grouped together, as are those who were working part-time. The remaining adults ages 18-64 include homemakers, the retired, full-time students, persons laid off, the unemployed (either looking or not looking for work) and those disabled persons who are unable to work. These adults were not grouped together as they are too disparate.

**Children Under Age 18.** All children are classified by the employment status of the adults in their household. If at least one adult was employed either part-time or full-time, then the child was classified as living with an employed adult. If no adult in the child's household was employed at the time of the interview, then the child was classified as living with no employed adults.

**Health Insurance.** As used in this report, “**health insurance**” includes any kind of private or public coverage for health care costs, including Medicare, Medical Assistance (also called Medicaid or BadgerCare), and other government-funded insurance. The FHS does not obtain detailed information about the extent of services covered by insurance, or information about costs of premiums, deductibles and co-payments.

**Health Insurance Coverage Over the Past Year.** This estimates three groups: the percent of residents who were covered by health insurance over the entire 12 months preceding the telephone interview, the percent who had coverage during part of the 12 months and had no insurance part of the time, and the percent who had no health insurance at all during the preceding 12 months.

Because FHS interviews were conducted over a nine-month period, the “preceding 12-month” period is variable. For example, respondents contacted in May 2000 were asked to report their health insurance coverage for the 12-month period between May 1999 and May 2000.

As previously mentioned, the FHS estimate of uninsured for the entire year has not been identical to that reported by the U.S. Census Bureau’s Current Population Survey (CPS). Though both surveys estimate the proportion of persons who were uninsured for the entire past year, differences in measurement methods may explain most of the discrepancy between estimates. For example:

- The sample design for the FHS is a random sample of telephone numbers, stratified by regions, while the CPS uses a nationally representative multistage cluster sample.
- The sample for the FHS is larger than the CPS sample for Wisconsin.
- The FHS insurance question refers to the past 12 months while CPS asks about the previous calendar year.
- The study designs are different: the CPS is longitudinal, conducting eight interviews with each household over a two-year period, while the FHS is a point-in-time study, conducting one interview with each household.
- There are variations in interviewer training and methods. The first CPS interview is conducted face-to-face while the FHS is conducted only by telephone.
- The survey questions are worded very differently. The CPS asks questions about each type of insurance coverage during the last calendar year. For each person who has no reported insurance coverage, the CPS recently added a verification question, asking if it is correct that a particular person was not covered by any health plan. The FHS asks, for each household member: *Thinking about all types of private and government health insurance, including Medicare, Medical Assistance, employer-provided coverage, and insurance that you pay for, were you covered for all 12 months since [this month last year], covered for part of that time, or not covered at all by health insurance since [this month last year]?*

- The Family Health Survey is designed to collect health-related information, while the CPS is primarily a labor force survey.

Despite all the differences between the surveys, their findings on the characteristics of uninsured persons are very consistent. The Wisconsin Family Health Survey, the CPS, and all other reputable surveys find that persons are much more likely to be uninsured if they (or their family members) are unemployed, members of some minority groups, low-income or poor, or lacking a high school diploma.

The reader is advised to use CPS estimates to make comparisons between states. However, for program purposes, the FHS is the best source of information about health insurance among Wisconsin residents since the FHS draws on a much larger representative sample in Wisconsin than does the CPS.

***Insured and Uninsured.*** The “current” estimate of health insurance coverage is the percent (or number) who had health insurance coverage at the time of the interview. It is a snapshot estimate, a cross-section of the Wisconsin household population at one point in time. Each respondent is asked to list household members who are currently insured through Medicare, Medical Assistance, private health insurance, or any other kind of coverage. Each household member with any insurance is considered to be insured. Those with no insurance at the time of the interview are uninsured. When interviews for the entire year are compiled, the results estimate the proportions insured and uninsured at any one random point in time during 2000.

There is no statistically significant difference between estimates of the currently uninsured for 2000 (6%) and 1999 (7%).

### Tables in This Report

All information presented in the tables and figures in this report, including the estimates of Wisconsin’s household population, was produced from the weighted 2000 Family Health Survey.

The tables include estimated percentages, 95 percent confidence intervals, and estimated numbers of people. The percentage estimates, as well as the percentage confidence intervals, are rounded to whole numbers to avoid the impression of greater precision than is warranted from a sample survey. The estimated numbers of people, which are estimates of the Wisconsin household population, are rounded to the nearest 1,000 for the same reason.

The Family Health Survey conducts interviews with randomly selected households, a sample of all Wisconsin households. The random sample is used to represent the actual Wisconsin population, but the sample will have some small amount of variation from the actual population. Statistical procedures, such as constructing confidence intervals, are a guide to the amount of precision attributed to the survey results.

The 95 percent confidence interval (for both the estimated percents and number of people) is in parentheses. Add the confidence interval value to the estimated percent to find the high boundary and subtract it from the percent to find the low boundary of the 95 percent confidence

interval. For example, on the top line of Table 3 (page 11), 6 percent of Wisconsin household residents are estimated to be currently uninsured. Adding and subtracting the 1 percent value yields a 95 percent confidence interval of 5 to 7 percent. This means that 95 out of 100 random surveys would estimate that 5 to 7 percent of Wisconsin household residents were uninsured at the time of the survey. The same procedure applies to the estimated number of people; adding and subtracting 29,000 from 310,000 yields a 95 percent confidence interval of 281,000 to 339,000 persons who were not currently covered by health insurance.

A statistical test was used each time a difference between two estimates is identified in the text. For example, the phrase “those less likely to be insured . . .” means that the difference between the identified groups was tested and found to be a statistically significant difference, not due to random variation. Only those differences that are statistically significant at the 0.05 level are mentioned in this report. A t-test of the differences between percents was used to determine statistical significance.

In some tables the percentage estimates would be expected to sum to 100 percent, but they do not. This is due to two factors: rounding to whole numbers, and omission of “no answer” categories. The “no answer” category includes refusals to answer and answers of “don’t know.” Information about the “no answer” or missing data category is presented in tables where it is a notable percentage.



# **Appendix**

## **Abbreviated Interview Schedule 2000 Family Health Survey**

The questions are presented here as if they were asked only of the respondent, but in fact, most questions were asked about each person living in the respondent's household. The respondent answered all questions on behalf of the other household members. The complicated skip patterns built into the interview schedule are not shown here (nor are the response categories); skip patterns are based on the answers to prior questions. This is a simplified version presented for ease of understanding.

After the interviewer asks who is the most knowledgeable person in the household (in matters related to the health of other household members), that person is selected to be the respondent and answers questions on behalf of everyone in the household. At the start of the interview, the respondent is asked to list all persons living in the household and to give their first name, their relationship to the respondent, and their age and sex.

### **FAMILY HEALTH INTERVIEW SCHEDULE**

- These next questions are about health insurance and other sources of payment for your household's medical care. Medicare is a Social Security health insurance program for persons 65 years and older and for disabled persons. Is anyone in your household enrolled in the Medicare program?
- There is a government program called Medical Assistance or Medicaid or Title 19 or BadgerCare that pays for health care for low income persons. Is anyone in this household NOW enrolled in Medical Assistance, Medicaid, BadgerCare, or Title 19?
- Has anyone in the household been enrolled in the Medical Assistance program in the last 12 months?
- There is a government program called Healthy Start that provides health care for pregnant women and young children who might have problems paying for health care. Is anyone NOW enrolled in Healthy Start?
- Has anyone in the household been enrolled in Healthy Start in the last 12 months?
- Now we want to ask some questions about health insurance coverage. Does anyone in your household have any private health insurance or hospital insurance plan which pays any part of a doctor bill or hospital bill, or any other medical costs? This includes insurance paid for by either you or an employer.
- Is everyone in your household covered by a private health insurance or hospital insurance plan?
- Are all the persons you named covered by the same health insurance plan?

- Are you included in an employer group plan or is your plan some other kind of health insurance?

Does this health insurance plan pay for all, some, or none of the costs of general checkups and other preventive services, when those who are covered are not sick?

- For overnight hospital stays, does this health insurance plan cover all, some, or none of the expenses of those who are covered?
- For health care at a doctor's office or health care clinic when those who are covered ARE sick or injured, does the health insurance plan cover all, some, or none of the expenses?
- Is this plan an HMO or PPO? (health maintenance organization or preferred provider organization)
- I am going to read three descriptions of different types of health care plans. After I have read all three, please tell me which one best describes the health plan that covers these people: 1) You can use any doctor you choose; 2) You can use any doctor you choose but it costs more to use a doctor outside the plan; or 3) You can use only a doctor associated with the plan.
- Have you been in this type of health plan for less than 12 months or more than 12 months?
- Now I'd like to know about health insurance coverage during the past 12 months for each person living there. Thinking about all kinds of private and government health insurance, including Medicare, Medical Assistance, BadgerCare, employer provided coverage, and insurance that you pay for, were you covered for all 12 months since (*month*), covered for part of that time or not covered at all by health insurance since (*date*).

*(The next question was asked about all household members aged 6 and older.)*

- What is the highest grade or level in school or college that you have completed?

*(The next two questions were asked about all household members aged 18 and older.)*

- Are you now married, widowed, divorced, separated or never married?
- Are you working full-time, working part-time, laid off or on strike, retired, unemployed and looking for work, unemployed and not looking for work, unable to work or disabled, keeping house, or a full-time student?

*(The next two questions were asked only of adults who were working full-time or part-time.)*

- This question is about your longest job in the past 12 months. I'll read a list of different types of jobs. Which type best describes your job: sales; clerical; service; professional; technical; managerial; administrative; farming; craftsman; operating a machine; assembly work; driving; or laborer?



- Thinking about your longest job in the past 12 months, were you working for wages, salary, or commissions as an employee of a private company, business, or individual; or a government employee; or self-employed in your own business, professional practice, or farm; or working without pay in the family business or farm?

*(End of employment questions.)*

- Are you Hispanic or Latino?
- Which one or more of the following is your race: American Indian or Alaska Native, Asian, Black or African American, Native Hawaiian or other Pacific Islander, or White?
- In what county is this residence located?

*(Asked if residence is in Milwaukee County)*

- Is this residence in the city of Milwaukee?
- What is your Zip code?
- Do you live on a farm?

*(The next series of questions was about household income. Respondents were asked three income questions depending on their household size. Answers to these questions are used to compute poverty status. Because this is a very complicated section with complex skip patterns, only one example is given here, based on a household of four.)*

- Thinking of the total income for everyone in your household from all sources in 1999, was that income less than \$17,000, between \$17,000 and \$33,000 or over \$33,000?

*(If the respondent answers “greater than \$33,000,” the following question is asked.)*

- Would you say that your household’s total income in 1999 was less than \$50,000, or greater than \$50,000?

*(If the respondent answers “greater than \$50,000,” the following question is asked.)*

- Would you say that your household’s total income in 1999 was less than \$75,000 or greater than \$75,000?

*(End of household income questions.)*

- Approximately how long have you had this phone number?
- Do you have more than one telephone number in your household?
- During the last 12 months, was the household you lived in without telephone service at any time, for any reason?
- During the last 12 months, for how long, in total, was your household without phone service?
- That’s my last question. Thank you very much for your time and cooperation.

